

In re: : Case No.: 23-10542-JCM  
Jan Amboyer Wooliscroft : Chapter: 13  
: :  
*Debtor(s).* : Date: 10/29/2024  
: Time: 02:00

**PROCEEDING MEMO**

**MATTER** #65 Contested Plan Hearing Re: Chapter 13 Plan Dated 10/31/2023

**APPEARANCES:**

Debtor: Lauren M. Lamb  
Trustee: Kate DeSimone  
PNC: Stephen Franks

**NOTES:**

DeSimone: The Plan is sale-dependent. There is a nominal payment being made.

Lamb: There have been delays in selling the property because the roof needs replaced.

Franks: We echo the Trustee's position, and it is our position the Debtor could do this outside of bankruptcy. This loan matured in 2020, so the Debtor has been aware of the balloon payments for four years. The objection we filed was asking for \$4,000 which is the balance amortized over five years.

J: I will deny the Trustee's request for dismissal at this time. The bank is adequately protected, so we will progress with allowing the Debtor time to sell the property. If the property is not sold within six months the Court would consider a renewed request for dismissal.

**OUTCOME:** The Clerk is directed to set the Plan for a Conciliation Conference six months out.

SIGNED  
10/29/24 4:12 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA